

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
KAPPEL, CANDACE A § Case No. 09-08410
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Robert B. Katz, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/Robert B. Katz, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Candace A. Kappel			
CANDACE A KAPPEL			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	CIGNA HEALTHCARE					
	STATE FARM INSURANCE					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	UNITED HEALTH CARE					
000005	CIGNA HEALTHCARE					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ROBERT B. KATZ					
DAVID BROWN					
CORBOY & DEMETRIO					
DAVID BROWN					
CORBOY & DEMETRIO					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355					
	Asset Acceptance Po Box 2036 Warren, MI 48090					
	Bank One/Chase Po Box 24603 Columbus, OH 43219					
	Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmintgon, DE 19850					
	Collection Attn: Bankruptcy Po Box 9134 Needham, MA 02494					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Collection Attn: Bankruptcy Po Box 9134 Needham, MA 02494					
	Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523					
	Dsnb Macys Attn: Bankruptcy Po Box 8053 Mason, OH 45040					
	Education Fin Service/Nelnet Loan Servic Attention: Claims Po Box 17460 Denver, CO 80217					
	G M A C 2740 Arthur St Roseville, MN 55113					
	HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197					
	HSBC Nv/GM Card Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197					
	I C System Inc Po Box 64378 Saint Paul, MN 55164					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008					
	Premiere Credit Of N A 2002 No Wellesley Blvd 1 Indianapolis, IN 46219					
	Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071					
	Sears Credit Cards PO BOX 183082 Columbus, OH 43218					
	Sears/cbsd 133200 Smith Rd Cleveland, OH 44130					
	Victoria's Secret Po Box 182273 Columbus, OH 43218					
	WFNNB / New York & Company Po Box 182273 Columbus, OH 43218					
	West Suburban Bank 711 S Westmore Ave Lombard, IL 60148					
000004	AMERICAN INFOSOURCE LP AS AGENT FOR					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	RECOVERY MANAGEMENT SYSTEMS CORPORA					
000002	RECOVERY MANAGEMENT SYSTEMS CORPORA					
000003	RECOVERY MANAGEMENT SYSTEMS CORPORA					
	AMERICAN INFOSOURCE LP AS AGENT FOR					
	RECOVERY MANAGEMENT SYSTEMS CORPORA					
	RECOVERY MANAGEMENT SYSTEMS CORPORA					
	RECOVERY MANAGEMENT SYSTEMS CORPORA					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

 Page: 1
 Exhibit 8

 Case No: 09-08410 JPC Judge: JACQUELINE P. COX
 Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz, Trustee

Date Filed (f) or Converted (c): 03/13/09 (f)

341(a) Meeting Date: 04/23/09

Claims Bar Date: 07/27/09

For Period Ending: 03/31/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Checking account with Chase Bank	156.00	0.00		0.00	FA
2. Personal used clothing	300.00	0.00		0.00	FA
3. Employer - Term Life Insurance - no cash surrender	0.00	0.00		0.00	FA
4. 401k through employer	3,204.64	0.00		0.00	FA
5. 2008 tax refund-received \$1080, debtor spent on da	0.00	0.00		0.00	FA
6. Personal injury claim; Kappel v. Beecham; case is	0.00	75,000.00		75,000.00	FA
7. 1 dog	0.00	0.00		0.00	FA
8. Post-Petition Interest Deposits (u)	Unknown	N/A		0.97	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$3,660.64	\$75,000.00	\$75,000.97	\$0.00
				(Total Dollar Amount in Column 6)

 Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee disbursed funds to creditors in December, 2011. Trustee will file a TFA after all checks have cleared the bank.

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2237 Money Market Account (Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 03/31/13

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/28/11	6	Nationwide Insurance P.O. Box 182166 Columbus, OH 43218-2166	BALANCE FORWARD	1142-000	75,000.00		0.00 75,000.00
08/08/11		Transfer to Acct #*****2253	Bank Funds Transfer	9999-000		49,909.00	25,091.00
08/31/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.29		25,091.29
09/30/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.21		25,091.50
10/31/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.21		25,091.71
11/30/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.21		25,091.92
12/09/11	8	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.05		25,091.97
12/09/11		Transfer to Acct #*****2253	Final Posting Transfer	9999-000		25,091.97	0.00

COLUMN TOTALS	75,000.97	75,000.97	0.00
Less: Bank Transfers/CD's	0.00	75,000.97	
Subtotal	75,000.97	0.00	
Less: Payments to Debtors		0.00	
Net	75,000.97	0.00	

Page Subtotals 75,000.97 75,000.97

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2253 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 03/31/13

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/08/11		Transfer from Acct #*****2237	Bank Funds Transfer	9999-000	49,909.00		49,909.00
08/08/11	000101	Corboy & Demetrio 33 N. Dearborn Street 21st Floor Chicago, IL 60602	Per Court order 6/30/2011 \$18,750.00 Fees \$2,514.28 Expenses			21,264.28	28,644.72
			Fees 18,750.00	3210-600			
			Expenses 2,514.28	3220-610			
08/08/11	000102	Candace A. Kappel 315 W. 29th St. Chicago, IL 60616	DEBTOR'S EXEMPTION	8100-002		15,000.00	13,644.72
08/08/11	000103	State Farm Insurance	Per Court order 6/30/2011 Medical Lien	4210-000		500.00	13,144.72
08/08/11	000104	United Health Care	Per Court order 6/30/2011 Medical Lien	4210-000		1,350.00	11,794.72
08/08/11	000105	CIGNA HealthCare c/o ACS Recovery Services 1301 Basswood Road Schaumburg, IL 60173	Per Court order 6/30/11 Medical Lien	4210-000		11,794.72	0.00
12/09/11		Transfer from Acct #*****2237	Transfer In From MMA Account	9999-000	25,091.97		25,091.97
12/09/11	000106	ROBERT B. KATZ 53 W. Jackson Suite 1320 Chicago, IL 60604	Chapter 7 Compensation/Fees	2100-000		5,712.68	19,379.29
12/09/11	000107	David R. Brown Springer, Brown, Covey, Gaertner & Davis 400 South County Farm Road Suite 330 Wheaton, IL 60187	Attorney for Trustee Fees (Other Fi			3,117.02	16,262.27

Page Subtotals 75,000.97 58,738.70

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2253 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 03/31/13

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/09/11	000108	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS PREMIER CAR 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Fees 3,102.50 Expenses 14.52 Claim 000001, Payment 101.77966%	3210-000 3220-000		1,787.78	14,474.49
12/09/11	000109	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS GOLD MASTER 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Claim 1,756.52 Interest 31.26 Claim 000002, Payment 101.77940%	7100-000 7990-000		679.52	13,794.97
12/09/11	000110	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of HSBC 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Claim 667.64 Interest 11.88 Claim 000003, Payment 101.77971%	7100-000 7990-000		3,141.39	10,653.58
12/09/11	000111	AMERICAN INFOSOURCE LP AS AGENT FOR ASSET ACCEPTANCE ASSIGNEE/ VICTORIA'S SECRET / WFNNB PO Box 248838 Oklahoma City, OK 73124-8838	Claim 3,086.46 Interest 54.93 Claim 000004, Payment 101.78149%	7100-000 7990-000		279.38	10,374.20
			Claim 274.49	7100-000			

Page Subtotals 0.00 5,888.07

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2253 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 03/31/13

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/09/11	000112	CANDACE A KAPPEL 315 W. 29TH ST. CHICAGO, IL 60616	Interest 4.89 Surplus Funds	7990-000 8200-002		10,374.20	0.00

COLUMN TOTALS	75,000.97	75,000.97	0.00
Less: Bank Transfers/CD's	75,000.97	0.00	
Subtotal	0.00	75,000.97	
Less: Payments to Debtors		25,374.20	
Net	0.00	49,626.77	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****2237	75,000.97	0.00		0.00
Checking Account (Non-Interest Earn - *****2253	0.00	49,626.77		0.00
	75,000.97	49,626.77		0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Trustee's Signature: /s/ Robert B. Katz, Trustee Date: 04/04/13
ROBERT B. KATZ, TRUSTEE

Page Subtotals 0.00 10,374.20